

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JASON P. ATKIN : Bankruptcy Case No. 20-10314-TPA  
: Chapter 13  
*Debtor* :

**PLAN CONFIRMATION ORDER**

**A** It is hereby **ORDERED** that with the consent of the Debtor, the Chapter 13 Plan dated May 12, 2020, except as modified herein as checked below, is **CONFIRMED** in accord with 11 USC 1325. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. Confirmation of this Plan pursuant to this Order is without prejudice to reconsideration following a status conference held by the Chapter 13 Trustee to gauge the progress of Plan implementation which conference is scheduled for **December 1, 2020 at 9:30 A.M. remotely by the Trustee via Zoom, how to participate: go to www.ch13pitt.com, meetings@chapter13trusteewdpa.com** (which may, upon agreement of the Parties, be continued from time to time *provided however* that following the 3rd continuance, the matter shall be set for hearing before the Court), following which time the Plan may be modified to the satisfaction of all Parties after notice and hearing before the Court, or the status conference may be marked closed by the Chapter 13 Trustee.

- 1.** For the remainder of the Plan term, the periodic Plan payment is to be \_\_\_\_\_ as of \_\_\_\_\_. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- 2.** The length of the Plan is increased to a total of \_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- 3.** Plan terms are subject to the resolution of all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- 4.** The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- 5.** \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's \_\_\_\_\_ distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- 6.** The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- 7.** Additional Terms:
  - a.) The Interim Confirmation Order dated July 6, 2020 and filed at Doc. No. 22 is **VACATED**.
  - b.) PSECU (Claim No. 6) governs as to amount at the modified terms of the Plan with a monthly payment of \$200.00.

**B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**1.** **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to Fed.R.Bankr.P. 2002(b)(3), any party in interest with an objection to any provision of this Confirmation Order must

file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this Confirmed Plan. The Trustee may only disburse funds pursuant to this Confirmation Order upon expiration of the foregoing twenty-eight (28) day period.

**2. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**3. Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely..

**4. Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**5. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**C IT IS FURTHER ORDERED THAT:**

**1.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**2.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**3.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**4.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**5.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

**6.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: September 29, 2020  
(Effective Date)

cc: All Parties in interest to be served by Clerk in seven (7) days

Thomas P. Agresti  
United States Bankruptcy Judge

jlm

In re:  
Jason P. Atkin  
Debtor(s)

Case No. 20-10314-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Sep 29, 2020

User: agro  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2020:**

Recip ID	Recipient Name and Address
db	+ Jason P. Atkin, 234 E 4th Street, Waterford, PA 16441-9728
15236812	+ KML Law Group PC, Attn. Alyk L. Oflazian, Esquire, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
15236813	+ Michael F. Ratchford, Esquire, Ratchford Law Group, 54 Glenmaura National Blvd., Ste. 104, Moosic, PA 18507-2161
15236816	+ Myers Family Chiropractic Center, 8645 Peach Street, Erie, PA 16509-4722
15236818	+ PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
15258813	+ PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101-4982
15243985	+ Quicken Loans, LLC fka Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15236820	+ Scott & Associates, P.C., Attn. Michael B. Voll, Esquire, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15236808	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Sep 30 2020 03:41:00	Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
15236809	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2020 03:11:27	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15240503	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2020 03:11:27	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15236810	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2020 03:40:00	Comenitycb/serta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15242007	Email/Text: mrdiscen@discover.com	Sep 30 2020 03:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
15236811	+ Email/Text: mrdiscen@discover.com	Sep 30 2020 03:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15239097	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2020 03:09:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15252246	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 30 2020 03:41:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036
15236814	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 30 2020 03:41:00	Midland Funding LLC, 2365 Northsdie Dr #300, San Diego, CA 92108-2709
15236815	+ Email/Text: MEvan@mch1.org	Sep 30 2020 03:43:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
15236817	+ Email/Text: bankruptcynotices@psecu.com	Sep 30 2020 03:44:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15253005	+ Email/Text: bankruptcynotices@psecu.com	Sep 30 2020 03:44:00	PSECU, PO BOX 67013, HARRISBURG PA 17106-7013
15260680	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2020 03:41:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-1

User: agro

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Date Rcvd: Sep 29, 2020

Form ID: pdf900

Total Noticed: 22

15236819

+ Email/Text: bankruptcyteam@quickenloans.com

Sep 30 2020 03:43:00

Quicken Loans, Attn: Bankruptcy, 1050  
Woodward Avenue, Detroit, MI 48226-1906

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		QUICKEN LOANS INC.
15236821	*	Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
15236822	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15236823	*+	Comenitycb/serta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15236824	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15236825	*+	KML Law Group PC, Attn: Alyk L. Oflazian, Esquire, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
15236826	*+	Michael F. Ratchford, Esquire, Ratchford Law Group, 54 Glenaura National Blvd., Ste. 104, Moosic, PA 18507-2161
15236827	*+	Midland Funding LLC, 2365 Northside Dr #300, San Diego, CA 92108-2709
15236828	*+	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
15236829	*+	Myers Family Chiropractic Center, 8645 Peach Street, Erie, PA 16509-4722
15236830	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15236831	*+	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
15236832	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
15236833	*+	Scott & Associates, P.C., Attn: Michael B. Voll, Esquire, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237

TOTAL: 1 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor QUICKEN LOANS INC. bnicholas@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Jason P. Atkin rebeka@seelingerlaw.com
Ronda J. Winnecur	cmevf@chapter13trusteedpa.com

TOTAL: 4